



MAIL STOP AF  
PATENT  
8042-1008

IN THE U.S. PATENT AND TRADEMARK OFFICE

In re application of

Ikuo SAKAGUCHI

Conf. 1577

Application No. 09/838,185

Group 3628

Filed April 20, 2001

Examiner S. Chencinski

CARD UTILIZATION APPROVAL METHOD,  
CARD SETTLEMENT SYSTEM AND CARD  
AUTHENTICATION AND SETTLEMENT  
PROCESSING DEVICE

**RESPONSE AFTER FINAL REJECTION**

Assistant Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 13, 2006

Sir:

In response to the Official Action of January 13, 2006,  
reconsideration of the rejection of the claim is respectfully  
requested.

**Remarks** begin on page 2 of this paper.